

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF PUERTO RICO

IN RE:

EVELYN GUZMAN VELEZ

DEBTOR

CASE NO 11-02331/MCF

CHAPTER 13

DEBTOR'S MOTION AND NOTICE OF FILING OF POST-CONFIRMATION  
MODIFICATION OF CHAPTER 13 PLAN 11 USC §1329

TO THE HONORABLE COURT:

NOW COMES, EVELYN GUZMAN VELEZ, through the undersigned attorney, and very respectfully states and prays as follows:

1. The debtor is hereby submitting a post-confirmation modification of Chapter 13 Plan, 11 USC Section 1329, dated June 19, 2013, herewith and attached to this motion.

2. This Plan modification is filed to include the provision stating that the Trustee has already paid \$1,390.30 to Banco Popular de Puerto Rico and cure the objection raised by the Trustee in his unfavorable report on proposed post confirmation modified Plan, docket no.77, dated June 5, 2013.

NOTICE PURSUANT TO LOCAL BANKRUPTCY RULE 3015(f)(2)(b)

Within twenty-one (21) days after service as evidenced by the certification, and an additional three (3) days pursuant to Fed. R. Bank. P. 9006(f) if you were served by mail, any party against whom this paper has been served, or any other party to the action who objects to the relief sought herein, shall serve and file an objection or other appropriate response to this paper with the Clerk's office of the U.S. Bankruptcy Court for the District of Puerto Rico. If no objection or other response is filed within the time allowed herein, the paper will be deemed unopposed and may be granted unless: (i) the requested relief is forbidden by law; (ii) the requested relief is against public policy; or (iii) in the opinion of the Court, the interest of justice requires otherwise.

I CERTIFY, that on this same date a copy of this Notice was filed with the Clerk of the Court using the CM/ECF system which will send notice of same to the Chapter 13 Trustee, and all CM/ECF participants; I also certify that a copy of this notice was sent via regular mail to the debtor and to all creditors and interested parties appearing in the master address list, hereby attached.

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Case no. 11-02331/MCF

Post confirmation modification of chapter 13 Plan

RESPECTFULLY SUBMITTED. In San Juan, Puerto Rico, this 19<sup>th</sup> day of June, 2013.

/s/Roberto Figueroa Carrasquillo  
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United States Bankruptcy Court  
District of Puerto Rico

IN RE:

Case No. 11-02331-13

GUZMAN VELEZ, EVELYN

Debtor(s)

Chapter 13

CHAPTER 13 PAYMENT PLAN

1. The future earnings of the Debtor(s) are submitted to the supervision and control of the Trustee and the Debtor(s) shall make payments to the Trustee ☒ directly ☐ by payroll deductions as hereinafter provided in the PAYMENT PLAN SCHEDULE.  
2. The Trustee shall distribute the funds so received as hereinafter provided in the DISBURSEMENT SCHEDULE.

PLAN DATED: 6/19/2013

☐ AMENDED PLAN DATED: \_\_\_\_\_

☐ PRE ☒ POST-CONFIRMATION

Filed by: ☐ Debtor ☐ Trustee ☐ Other

I. PAYMENT PLAN SCHEDULE

\$ 200.00 x 13 = \$ 2,600.00  
\$ 0.00 x 7 = \$ 0.00  
\$ 340.00 x 7 = \$ 2,380.00  
\$ 356.00 x 33 = \$ 11,748.00  
\$ \_\_\_\_\_ x \_\_\_\_\_ = \$ \_\_\_\_\_

TOTAL: \$ 16,728.00

Additional Payments:

\$ 8,000.00 to be paid as a LUMP SUM  
within 6 months with proceeds to come from:

☐ Sale of Property identified as follows:

☒ Other:

Extrajudicial insurance claim for car accident

Periodic Payments to be made other than, and in  
addition to the above:

\$ \_\_\_\_\_ x \_\_\_\_\_ = \$ \_\_\_\_\_

PROPOSED BASE: \$ 24,728.00

III. ATTORNEY'S FEES  
(Treated as § 507 Priorities)

Outstanding balance as per Rule 2016(b) Fee  
Disclosure Statement: \$ 2,904.00

Signed: \_\_\_\_\_

Debtor

Joint Debtor

II. DISBURSEMENT SCHEDULE

A. ADEQUATE PROTECTION PAYMENTS OR \_\_\_\_\_ \$ \_\_\_\_\_

B. SECURED CLAIMS:

☐ Debtor represents no secured claims.

☒ Creditors having secured claims will retain their liens and shall be paid as follows:

1. ☒ Trustee pays secured ARREARS:

Cr. BANCO POPULAR D Cr. \_\_\_\_\_

# Claim 3 # \_\_\_\_\_

\$ 1,390.30 \$ \_\_\_\_\_

2. ☒ Trustee pays IN FULL Secured Claims:

Cr. RELIABLE FINANCI Cr. \_\_\_\_\_

# Claim 4 # \_\_\_\_\_

\$ 13,064.00 \$ \_\_\_\_\_

3. ☐ Trustee pays VALUE OF COLLATERAL:

Cr. \_\_\_\_\_ Cr. \_\_\_\_\_ Cr. \_\_\_\_\_

# \_\_\_\_\_ # \_\_\_\_\_ # \_\_\_\_\_

\$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

4. ☐ Debtor SURRENDERS COLLATERAL to Lien Holder:

5. ☐ Other:

6. ☒ Debtor otherwise maintains regular payments directly to:

BANCO POPULAR D

C. PRIORITIES: The Trustee shall pay priorities in accordance with the law.  
11 U.S.C. § 507 and § 1322(a)(2)

D. UNSECURED CLAIMS: Plan ☐ Classifies ☒ Does not Classify Claims.

1. (a) Class A: ☐ Co-debtor Claims / ☐ Other: \_\_\_\_\_

☐ Paid 100% / ☐ Other: \_\_\_\_\_

Cr. \_\_\_\_\_ Cr. \_\_\_\_\_ Cr. \_\_\_\_\_

# \_\_\_\_\_ # \_\_\_\_\_ # \_\_\_\_\_

\$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

2. Unsecured Claims otherwise receive PRO-RATA disbursements.

OTHER PROVISIONS: (Executory contracts; payment of interest to unsecureds, etc.)  
See Continuation Sheet



IN RE GUZMAN VELEZ, EVELYN

Case No. 11-02331-13

Debtor(s)

**CHAPTER 13 PAYMENT PLAN**

Continuation Sheet - Page 1 of 1

Debtor is in a Trial period for 3 months with Banco Popular for the mortgage loan. With respect to the loan modification debtor has already complied with May and June, 2013 payments. The modification will be approved after the July payment is made.

Trustee has already paid \$1,390.30 to BPPR and will make no further disbursements, as per POC #3. If modification is not approved, debtor will file an amended Plan providing another remedy to BPPR.

Debtor consents to the Lift of Stay in favor of Banco Popular claim no. 2-1, surrender Savings.

The debtor consents to the modification of the automatic stay in favor of Banco Popular de PR (POC #3) for Loss Mitigation purposes only. Plan to provide that Trustee will make no disbursements in favor of Banco Popular de PR, POC 3. All pre & post petition arrears will be include in the modification.

DEBTOR(S) will pay GENERAL UNSECURED in full (100% + 6% interest per annum), under Chapter 13 Plan.

Debtor(s) to provide ADEQUATE PROTECTION PAYMENTS to RELIABLE thru the Trustee in the sum \$100.00 per month for the next eight months or until confirmation. Debtor(s) to provide auto insurance upon maturity to RELIABLE thru GT Insurance Group, Inc.

Late filed claims filed by creditors will receive no distribution.

Debtor reserves the right to object claims after plan confirmation.

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